

Employee Post-Travel Disclosure of Travel Expenses

Date/Time Stamp:

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Post-Travel Filing Instructions: Complete this form within **30 days** of returning from travel. Submit all forms to the **Office of Public Records in 232 Hart Building**.

In compliance with Rule 35.2(a) and (c), I make the following disclosures with respect to travel expenses that have been or will be reimbursed/paid for me. I also certify that I have attached:

- ☐ The **original** *Employee Pre-Travel Authorization* (Form RE-1), **AND**
☒ A **copy** of the *Private Sponsor Travel Certification Form* with all attachments (itinerary, invitee list, etc.)

Private Sponsor(s) (list all): Conference of State Bank Supervisors (CSBS)

Travel date(s): February 18-21, 2020

Name of accompanying family member (if any): _____

Relationship to Traveler: ☐ Spouse ☐ Child

IF THE COST OF LODGING **DID NOT INCREASE** DUE TO THE ACCOMPANYING SPOUSE OR DEPENDENT CHILD, ONLY INCLUDE LODGING COSTS IN EMPLOYEE EXPENSES. (Attach additional pages if necessary.)

Expenses for Employee:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate <input checked="" type="checkbox"/> Actual Amount	\$835.15	\$807.00	\$242.90	\$0

Expenses for Accompanying Spouse or Dependent Child (if applicable):

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses (Amount & Description)
<input type="checkbox"/> Good Faith Estimate <input type="checkbox"/> Actual Amount				

Provide a description of all meetings and events attended. See Senate Rule 35.2(c)(6). (Attach additional pages if necessary.):

I attended all meetings and events as described in the attached agenda.

3/12/20
(Date)

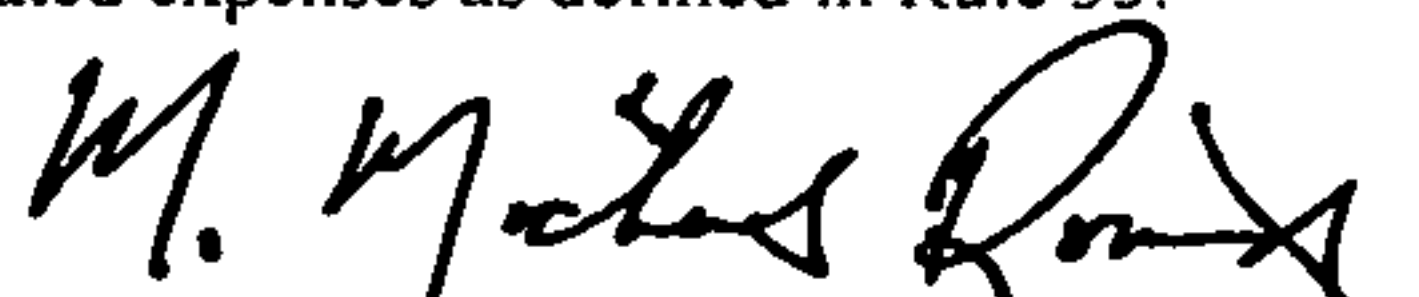
Andrew Rothe
(Printed name of traveler)


(Signature of traveler)

TO BE COMPLETED BY SUPERVISING MEMBER/OFFICER:

I have made a determination that the expenses set out above in connections with travel described in the *Employee Pre-Travel Authorization* form, are necessary transportation, lodging, and related expenses as defined in Rule 35.

3/12/2020
(Date)


(Signature of Supervising Senator/Officer)

2020 NMLS Annual Conference & Training - Agenda

The 2020 NMLS Annual Conference & Training will be held February 18-21, 2020 in San Francisco, California. This event attracts a growing number of state and federal regulators, licensees and general registrants who come together to exchange invaluable information on NMLS user and regulatory compliance issues that affect their organizations. Registrants will also get a first look at the State Examination System (SES), which is currently in pilot testing, and learn how to use the system to improve the exam process for companies! Conference attendees participate in sessions, network and consult with peers through a set of tailored, industry-specific tracks. Regulators, licensees and registrants also interact to solve regulatory and industry issues.

Conference Travel and Agenda: Andrew Rothe, Senator Rounds

Hotel and Conference Location: Hilton San Francisco Union Square
333 O'Farrell Street
San Francisco, California 94102

February 18, 2020

8:15 am ET - 11:15 am PT **Air Travel: Traveler departs from Dulles Airport (IAD) on United Flight UA 424 at 8:15 am, arriving San Francisco Airport (SFO) at 11:15 am Take**

ground transportation to Hotel and Conference Location above

1:00 PM - 2:15 PM	<u>Networked Supervision and the New Frontier in License Administration</u> The age of networked supervision is upon us. In this session, state agencies will learn about the concept of networked supervision as it applies to licensing and licensee monitoring. Learn what's driving the evolution of regulatory modernization and provide input concerning the NMLS policies and processes necessary to make it work.	Staff: Bill Young, Vice President, NMLS Business Services Tim Doyle, Senior Vice President, Policy and Development
2:15 PM - 2:30 PM	Break	
2:30 PM - 3:45 PM	<u>Temporary Authority – A Look Back to Inform the Future</u> Hop into our DeLorean time machine as we review what happened after the implementation of S. 2155. We will review data that has been gathered over the first two months. Find out about the impacts of Temporary Authority including how many MLOs went through the Temporary Authority path, application turn-around time, as well as many other points of interest. Hello McFly! Are there further pain points that need to be addressed? Do you have suggestions for future enhancements? What could we have done better? This is the future of supervision	Staff Moderator: Bill Young, Vice President, NMLS Business Services Panelists: Meircee Boulahroud, Special Administrator of Mortgage Licensing, California Department of Business Oversight Robert Niemi, Senior Advisor Bradley
3:45 PM - 4:00 PM	Break	
4:00 PM - 5:00 PM	<u>Renewal Discussion: Requirements, Policy, and Process</u> During this session, open to regulators and industry, we provide a forum for attendees to discuss NMLS Annual Renewal. Regulators will have the opportunity to provide guidance to industry about how to increase their chances of getting approved	Staff lead discussion: Reece Chekan, Director Learning and Development, Operations

	faster. Industry will have a chance to ask questions about challenging renewal requirements and share their best practices with peers. Through this exchange policy issues will emerge and allow for further discussion	
6:00 PM - 8:00 PM	<u>Dinner with CSBS Legislative Staff and Georgia Commissioner of Banking and Finance</u> Commissioner Hagler will provide an overview of the recommendations made to the CSBS Board from the Fintech Industry Advisory Panel, a group of fintech companies that worked with CSBS to identify actionable steps for improving state licensing, regulation, and non-depository supervision and for supporting innovation in financial services. Many of those recommendations are well underway including detailed research on state consumer lending laws, development of a model state law for money transmission licensees, and a one-company, one-exam pilot to reduce the number of company compliance examinations without diluting state regulatory consumer protection responsibilities.	Sandy Sussman, Senior Director, Associate General Counsel, Policy & Supervision Dana Barbieri, Vice President, Legislative Policy and Supervision Kevin Hagler, Commissioner, Georgia Department of Banking and Finance

Wednesday, February 19

8:00 AM - 9:00 AM	Breakfast	No speaker
9:00 AM - 9:15 AM	<u>Welcome address at the NMLS Annual Conference.</u> The introduction to the conference will preview the content of the conference and discuss some of the innovative fintech policy initiatives underway in California.	<u>Speaker:</u> Mr. Manuel P. Alvarez Commissioner California Department of Business Oversight
9:20 AM - 10:30 AM	<u>Reengineering Nonbank Supervision</u> In 2019, CSBS began issuing a series of chapters to a white paper titled Reengineering Nonbank Supervision. The final chapter, to be released at the NMLS Conference, will cover the state commissioners' long term view for supervision through a digital transformation of oversight and a paradigm shift in how regulators will think and interact with nonbanks. Join key commissioners as	<u>Staff Moderator:</u> Chuck Cross, Senior VP, NonBank Supervision & Enforcement, CSBS <u>Panelists:</u> John Ryan, President and CEO, CSBS Charles Clark, Director,

	they look into the future and imagine the path to Reengineering Nonbank Supervision.	Washington Department of Financial Institutions Maxwell Zappia, Deputy Commissioner, Minnesota Department of Commerce
10:30 AM - 10:45 AM	Break	
10:45 AM - 12:00 PM	<p><u>ComplianceEase LEF Sandbox</u></p> <p>Introduced at the 2019 NMLS Conference, the LEF Regtech Initiative was created to address and resolve data integrity, mapping, and translation issues between disparate lender loan origination systems and the Lending Examination Format (LEF), the data standard employed by the CFPB and state regulators to perform electronic compliance analyses on a mortgage lender's loan portfolio during mortgage examinations. Please join us as key players will discuss accomplishments to date, provide important updates, discuss on-going action items, and review goals for 2020. Participants will also get a firsthand look at the ComplianceEase® Pre-Exam Portal "sandbox" that will assist mortgage lenders in preparing for state and federal e-Exams by giving them an opportunity to test their data for accuracy and preview audit results before submitting the data to regulators.</p>	<p><u>Staff Moderator:</u></p> <p>Mary Pfaff, Senior Director, Policy & Supervision</p> <p><u>Speakers:</u></p> <p>Chris Romano, Non-Depository Bureau Chief, Montana Division of Banking and Financial Institutions</p> <p>Sanjay Tibrewal Chief Product Officer, ComplianceEase</p> <p>Kevin Byers Senior Director, Nonbank Supervision & Enforcement, CSBS</p>
12:00 PM - 1:00 PM	<p><u>Lunch with Texas Commissioner Charles Cooper to discuss examination of bank third party service providers.</u></p> <p>Currently, banks outsource a variety of critical business services to third-party service providers (TSPs) which include cloud computing solutions, payment systems and fintech partnerships. State and federal law authorizes bank regulators to examine TSPs to assess the potential risks they pose to individual client banks and the broader banking system. The group will discuss use of this authority, enhanced coordination efforts, and use of the authority with the multistate examination of Equifax following its major breach.</p>	<p>Charles Cooper, Banking Commissioner, Texas Department of Banking</p> <p>Dana Barbieri, Vice President, Legislative Policy, CSBS</p> <p>Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel</p>
1:00 PM - 1:15 PM	Break	

1:15 PM - 2:30 PM	<p><u>State Legislative Update - Mortgage and Debt Servicers</u></p> <p>Stay informed on current and upcoming state legislative issues affecting financial services. This session will be broken into two separate panels: one focused on mortgage, servicing (including student loan servicer licensing) and debt collection issues; and the second on money services businesses and consumer finance/small business regulation. Join us to hear from a panel of industry experts who engage daily in the state legislative and compliance arenas.</p>	<p><u>Staff Moderator:</u> Mary Pfaff, Senior Director, Policy & Supervision, CSBS</p> <p><u>Speakers:</u> Samuel Wolling, Vice President, National Licensing, Guaranteed Rate, Inc.</p> <p>Tim Lange, Chief Operating Officer, Approved Licensing</p> <p>Lauren Valenzuela, Corporate Counsel, Performant Financial Corporation</p>
2:30 PM - 3:00 PM	Break	
3:00 PM - 5:00 PM	<p><u>Meet Your Regulator Session</u></p> <p>This session is where the System disappears and NMLS Users get to put faces to names. This is a chance for informal discussions between industry and regulators to discuss issues of mutual interest. This is also a prime opportunity for Congressional staff to interact with state regulators to get a more granular perspective on state supervision, state/federal coordination, and emerging policy issues.</p>	Tables are set up in conference area with regulators seated at tables arranged by state allowing time for discussion of issues and share experience.
6:00 PM - 8:00 PM	<p><u>Dinner with CSBS Nonbank Supervision Staff</u></p> <p>Working dinner discussing mortgage servicing prudential standards and efforts to re-engineer nonbank supervision. Following the financial crisis, the market share of nonbank mortgage servicers is now approaching parity with banks. The group will discuss efforts to update 2015 prudential standards to address nonbank financial stability. Updates on proposed standards will be shared along with current thinking regarding this framework in context of today's evolving nonbank mortgage servicing market.</p>	<p>Chuck Cross, Senior Vice President, Nonbank Supervision & Enforcement, CSBS</p> <p>Kevin Byers, Senior Director, Nonbank Supervision & Enforcement, CSBS</p> <p>Dana Barbieri, Vice President, Legislative Policy and Supervision, CSBS</p> <p>Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel</p>

Thursday, February 20

8:00 AM - 9:00 AM	Breakfast	
9:00 AM - 12:00 PM	<u>NMLS Ombudsman Meeting</u> The NMLS Ombudsman meeting is a biannual opportunity for industry users to raise issues concerning the use and policies of NMLS and discuss these issues in-person with state regulators. Various federal and state policy issues regarding non-bank supervision are also highlighted and discussed during the Ombudsman session.	<u>Speaker:</u> Scott Corscadden - Supervisor, Bureau of Loans Alabama State Banking Department
12:00 PM - 1:45 PM	<u>Lunch with Ed Leary, Commissioner of Utah Department of Financial Institutions</u> Commissioner Leary will discuss his state's new fintech regulatory sandbox program. Four states now have passed legislation for regulatory sandboxes which are designed to be alternative regulatory mechanisms to facilitate the development or testing of innovation financial technology solutions. Existing regulatory requirements are adjusted to provide companies the opportunity to offer and test new products and services in a live environment, for a trial period, without the usual licensing process. Regulation of emerging fintech companies remains an issue of consideration for Congress.	Ed Leary, Commissioner of Utah Department of Financial Institutions Dana Barbieri, Vice President, Legislative Policy Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel
1:45 PM - 2:15 PM	Break	
2:15 PM - 3:30 PM	<u>Mortgage Servicing Prudential Standards</u> With the dramatic post-crisis expansion in market share of nonbank mortgage servicers, the volume such companies administer is now approaching parity with banks. Our panel reviews the 2015 prudential standards proposal published by CSBS and will provide updates and current thinking regarding this	<u>Speakers:</u> Gregory Keith, Senior Vice President and Chief Risk Officer / Deputy Assistant Secretary, U.S. Department of Housing and Urban Development Kevin Silva, Manager, Enterprise Risk Metrics,

	framework in context of today's evolving nonbank mortgage servicing market.	Federal Housing Finance Agency (FHFA) Nancy Wallace, Professor and Chair of the Real Estate Group, University of California Berkeley
3:30 PM - 3:45 PM	Break	
3:45 PM - 5:00 PM	<u>State Examination System</u> SES is an exam management system created by state regulators for state regulators and the companies they supervise. It aims to facilitate the exchange of data and documentation, as well as all other aspects of the examination workflow. As a full-service examination management system, SES supports the supervision of nonbank and other financial services providers. With SES, state agencies can share the data and records needed within an efficient multi-state process, while keeping certain records confidential. This session will highlight a range of policy issues regarding the supervision of non-bank financial services providers currently under consideration by Congress.	<u>Speakers:</u> Kyle Thomas, CSBS Vice President, Business Services Ned Pike, Senior Financial Examiner, Vermont Department of Financial Regulation
6:00 PM - 8:00 PM	Offsite Conference Reception at The Mint	Staff assistance: Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel Dana Barbieri, Vice President, Legislative Policy and Supervision

February 21, 2020

8:30 am PT - 4:32 pm ET

Air Travel: Traveler departs from San Francisco Airport (SFO) at 8:30 am on United Flight UA 1672 at 8:30 am PT, arriving DC Reagan Airport (DCA) at 4:32 pm ET

EMPLOYEE PRE-TRAVEL AUTHORIZATION

Pre-Travel Filing Instructions: Complete and submit this form at least 30 days prior to the travel departure date to the **Select Committee on Ethics in SH-220**. Incomplete and late travel submissions will **not** be considered or approved. This form **must** be typed and is available as a fillable PDF on the Committee's website at ethics.senate.gov. Retain a copy of your entire pre-travel submission for your required post-travel disclosure.

Name of Traveler: Andrew Rothe

Employing Office/Committee: Senator Mike Rounds

Private Sponsor(s) (list all): Conference of State Bank Supervisors (CSBS)

Travel date(s): February 18, 2020 - February 21, 2020

*Note: If you plan to extend the trip for any reason you **must** notify the Committee.*

Destination(s): San Francisco, CA

Explain how this trip is specifically connected to the traveler's official or representational duties:

I staff Senator Rounds on the Senate Banking Committee and as part of my duties I work on legislation being considered by the committee related to mortgage lending and consumer finance. Attending this conference will provide me the opportunity to learn about the Nationwide Multistate Licensing System, the nationwide licensing and examination systems, and related regulatory and compliance issues. It will also provide the opportunity for me to interact with relevant state regulators, all of which is not possible in Washington, D.C.

Name of accompanying family member (if any): _____

Relationship to Employee: ☐ Spouse ☐ Child

I certify that the information contained in this form is true, complete and correct to the best of my knowledge:

January 31, 2020
(Date)

Andrew Rothe
(Signature of Employee)

TO BE COMPLETED BY SUPERVISING SENATOR/OFFICER (President of the Senate, Secretary of the Senate, Sergeant at Arms, Secretary for the Majority, Secretary for the Minority, and Chaplain):

I, Senator Mike Rounds hereby authorize Andrew Rothe
(Print Senator's/Officer's Name) (Print Traveler's Name)

an employee under my direct supervision, to accept payment or reimbursement for necessary transportation, lodging, and related expenses for travel to the event described above. I have determined that this travel is in connection with his or her duties as a Senate employee or an officeholder, and will not create the appearance that he or she is using public office for private gain.

I have also determined that the attendance of the employee's spouse or child is appropriate to assist in the representation of the Senate. (signify "yes" by checking box) ☐

January 31, 2020
(Date)

M. Michael Rounds
(Signature of Supervising Senator/Officer)

Rothe, Andrew (Rounds)

From: Dana Barbieri <DBarbieri@csbs.org>
Sent: Thursday, December 19, 2019 9:30 AM
To: Rothe, Andrew (Rounds)
Subject: Invite to NMLS Conference
Attachments: NMLS Attendee Outline 2020-Senate Staffers.pdf

Hi Andrew,

As you may know, CSBS created and operates on behalf of state regulators the Nationwide Multistate Licensing System (NMLS). State regulators from 64 state and territorial regulatory agencies manage virtually all mortgage company and mortgage lending licenses through NMLS, and they continue to expand the use of NMLS to accommodate other types of nonbank financial companies in the payments, debt consolidation, and consumer finance industries.

Each year, CSBS hosts a conference that brings together state and federal regulators and industry participants to exchange information on NMLS user and regulatory compliance issues that affect their organizations. This year, conference attendees will get a first look at the State Examination System (SES), which is currently in pilot testing, and learn how SES will improve the exam process for state-licensed financial companies.

We've set aside a few seats for Congressional staff. I wanted to extend an invitation to you to attend the upcoming conference. I know the Senate schedule and other demands could pose a challenge but think this is a wonderful opportunity to learn more about non-bank financial entities and their licensing and supervision by state agencies. We would love to have you join us!

The 2020 NMLS Annual Conference and Training will be held February 18-21 in San Francisco, CA. You can find out about the conference and see the agenda [here](#).

Additionally, attached is some information on the various logistics to CSBS sponsoring your participation including a deadline to register of January 15, 2020 so we have time to work with the Ethics Committee.

Please feel free to reach out if you have any questions.

Thanks for your consideration,

--Dana

Dana E. Barbieri
Vice President, Legislative Policy
Conference of State Bank Supervisors
202.802.9551 (p) / 202.309.0088 (m)
dbarbieri@csbs.org



PRIVATE SPONSOR TRAVEL CERTIFICATION FORM

This form must be completed by any private entity offering to provide travel or reimbursement for travel to Senate Members, officers, or employees (Senate Rule 35, clause 2). Each sponsor of a fact-finding trip must sign the completed form. The trip sponsor(s) must provide a copy of the completed form to each invited Senate traveler, who will then forward it to the Ethics Committee with any other required materials. The trip sponsor(s) should **NOT** submit the form directly to the Ethics Committee. Please consult the accompanying instructions for more detailed definitions and other key information.

The Senate Member, officer, or employee **MUST** also provide a copy of this form, along with the appropriate travel authorization and reimbursement form, to the Office of Public Records (OPR), Room 232 of the Hart Building, within thirty (30) days after the travel is completed.

-
1. Sponsor(s) of the trip (please list all sponsors): Conference of State Bank Supervisors (CSBS)
 2. Description of the trip: Attending this provides the opportunities to meet regulators, learn about the nationwide licensing and examination systems, as well as regulatory and compliance issues.
 3. Dates of travel: February 18, 2020 - February 21, 2020
 4. Place of travel: San Francisco, CA
 5. Name and title of Senate invitees: Andrew Rothe
 6. I *certify* that the trip fits one of the following categories:
☒ (A) The sponsor(s) are not registered lobbyists or agents of a foreign principal **and** do not retain or employ registered lobbyists or agents of a foreign principal **and** no lobbyist or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.

OR

☐ (B) The sponsor or sponsors are not registered lobbyists or agents of a foreign principal, but retain or employ one or more registered lobbyists or agents of a foreign principal and the trip meets the requirements of Senate Rule 35.2(a)(2)(A)(i) or (ii) (*see question 9*).
 7. ☒ I *certify* that the trip will not be financed in any part by a registered lobbyist or agent of a foreign principal.

AND

☒ I *certify* that the sponsor or sponsors will not accept funds or in-kind contributions earmarked directly or indirectly for the purpose of financing this specific trip from a registered lobbyist or agent of a foreign principal or from a private entity that retains or employs one or more registered lobbyists or agents of a foreign principal.
 8. I *certify* that:
☒ The trip will not in any part be planned, organized, requested, or arranged by a registered lobbyist or agent of a foreign principal except for *de minimis* lobbyist involvement.

AND

☒ The traveler will not be accompanied on the trip by a registered lobbyist or agent of a foreign principal except as provided for by Committee regulations relating to lobbyist accompaniment (*see question 9*).

9. **USE ONLY IF YOU CHECKED QUESTION 6(B)**

I *certify* that if the sponsor or sponsors retain or employ one or more registered lobbyists or agents of a foreign principal, one of the following scenarios applies:

- ☐ (A) The trip is for attendance or participation in a one-day event (exclusive of travel time and **one** overnight stay) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip.

= OR =

- ☐ (B) The trip is for attendance or participation in a one-day event (exclusive of travel time and **two** overnight stays) and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *on any segment* of the trip (*see questions 6 and 10*).

= OR =

- ☐ (C) The trip is being sponsored only by an organization or organizations designated under § 501(c)(3) of the Internal Revenue Code of 1986 and no registered lobbyists or agents of a foreign principal will accompany the Member, officer, or employee *at any point* throughout the trip.

10. **USE ONLY IF YOU CHECKED QUESTION 9(B)**

If the trip includes two overnight stays, please explain why the second night is practically required for Senate invitees to participate in the travel:

11. ☒ An itinerary for the trip is attached to this form. I *certify* that the attached itinerary is a detailed (hour-by-hour), complete, and final itinerary for the trip.

12. Briefly describe the role of each sponsor in organizing and conducting the trip:

CSBS is the only sponsor of the NMLS Conference and this trip.

13. Briefly describe the stated mission of each sponsor and how the purpose of the trip relates to that mission:

See attached

14. Briefly describe each sponsor's prior history of sponsoring congressional trips:

CSBS sponsored 3 Congressional staff, both House and Senate, to the 2019 Community Bank Research Conference. This research conference was the first time we sponsored congressional staff travel.

11/15/2019 10:00 AM

15. Briefly describe the educational activities performed by each sponsor (other than sponsoring congressional trips):

CSBS offers technical schools to train bank examiners; offers continuing education on financial services issues; offers on-line training to bank examiners; and hosts symposiums during the year that provide educational content on financial services issues.

16. Total Expenses for Each Participant:

	Transportation Expenses	Lodging Expenses	Meal Expenses	Other Expenses
<input checked="" type="checkbox"/> Good Faith estimate	\$600 (\$500 airfare, \$100 for ground transportation)	\$807 (\$269 per night)	\$292	
<input type="checkbox"/> Actual Amounts				

17. State whether a) the trip involves an event that is arranged or organized *without regard* to congressional participation or b) the trip involves an event that is arranged or organized *specifically with regard* to congressional participation:

With regard to congressional participation.

18. Reason for selecting the location of the event or trip

Location is identified based on factors such as overall cost and past conference statistics. Past conference locations include Orlando, Florida and San Antonio, TX among others.

19. Name and location of hotel or other lodging facility:

Hilton San Francisco Union Square 333 O'Farrell Street San Francisco, California 94102 USA

20. Reason(s) for selecting hotel or other lodging facility:

Conference and lodging are in the same hotel. This is decided after reviewing multiple proposals and identifying the best overall value.

